

Owner Occupied

real estate investing



Here at Treadstone, we are incredibly passionate about real estate investment and would love to help you begin (or continue) your journey in real estate investing. "Real estate investing even on a very small scale, remains a tried and true means of building an individual's cash flow and wealth." – Robert T Kiyosaki

Conventional

BASELINE LOAN LIMITS FOR 2023:

Single Family	\$726,200
2 Unit	\$929,850
3 Unit	\$1,123,900
4 Unit	\$1,396,800

REQUIREMENTS:

- 2 units require 15% down (85%LTV)
- 3-4 units require 25% down (75% LTV)
- Use up to 75% gross rental income for qualifying
- Must show proof of tenant's lease & copy of deposit
- Copy of lease required if tenant is current
- Renovation financing options available

FHA

BASELINE LOAN LIMITS FOR 2023:

2 Unit	\$604,400
3 Unit	\$730,525
4 Unit	\$907,900

REQUIREMENTS:

- Owner occupied
- 3.5% down on 2-4 units
- Use up to 75% gross rental income for qualifying
- Proof of tenants not required
- Copy of lease required if tenant is current
- Renovation financing options available

Jeremy Drobeck
269.360.7109
JeremyD@treadstonemortgage.com

5787 Stadium Drive, Suite C
Kalamazoo, MI 49009
www.1stclassmortgageservice.com

Jeremy Drobeck NMLS 130817 | Treadstone Funding propelled by Neighborhood Loans NMLS 222982

